

**IN THE UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA**

IN RE:

RACHAEL ANNE BAXTER

Debtor(s)

Ronda J. Winnecour
Chapter 13 Trustee,
Movant

vs.

No Respondents.

Case No.:18-23183

Chapter 13

Document No.:

**CHAPTER 13 TRUSTEE'S MOTION FOR DISCHARGE OF DEBTOR
AND APPROVAL OF TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Chapter 13 Trustee, respectfully represents the following:

1. The plan was confirmed in this Chapter 13 case, and the undersigned served as Trustee.
2. The Trustee has examined the terms of the confirmed Chapter 13 plan, the history of payments to creditors and the claims filed in this Chapter 13 case. The Trustee now recommends that the Court treat this Chapter 13 case as complete.
3. Attached hereto, please find the **Trustee's Report of Receipts and Disbursements** in this case.
4. After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee's office will file **UST FORM 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account** (the "Final Report"). Upon submission of the Final Report, the Trustee asks the Court to discharge her from her duties in this case and close this case.

Wherefore, the Trustee requests that the Court,

1. Grant the Debtor(s) a discharge pursuant to Section 1328(a) of the Bankruptcy Code,
2. Approve the Trustee's Report of Receipts and Disbursements,
3. Terminate wage attachments,
4. Revest property of the estate in the debtor(s), and
5. Enter a final decree and close this case.

November 25, 2019

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219
(412) 471-5566
cmecf@chapter13trusteewdpa.com

TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS

Ronda J. Winnecour, Trustee for the above case, submits the following report pursuant to 11 USC 1302 (b) (1).

1. The case was filed on 08/09/2018 and confirmed on 9/28/18 . The case was subsequently Completed After Confirmation

2. The Trustee made the following disbursements.

Total Receipts		66,784.62
Less Refunds to Debtor	1,738.71	
TOTAL AMOUNT OF PLAN FUND		65,045.91

Administrative Fees		
Filing Fee	0.00	
Notice Fee	0.00	
Attorney Fee	7,650.25	
Trustee Fee	2,103.76	
Court Ordered Automotive Insurance	0.00	
TOTAL ADMINISTRATIVE FEES		9,754.01

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Secured					
	FAYETTE COUNTY TAX CLAIM BUR Acct: 0009	458.90	458.90	133.46	592.36
	PNC MORTGAGE Acct: 8017	4,068.47	4,068.47	0.00	4,068.47
	FAYETTE COUNTY TAX CLAIM BUR Acct: 1001	25.85	25.85	7.68	33.53
					4,694.36

Priority					
	SCOTT R LOWDEN ESQ** Acct:	0.00	0.00	0.00	0.00
	RACHAEL ANNE BAXTER Acct:	0.00	0.00	0.00	0.00
	RICE AND ASSOCIATES Acct: XXXXXXXXXXXXXXXXXXXX5-19	4,650.25	4,650.25	0.00	0.00
	DAVID A RICE ESQ Acct:	0.00	0.00	0.00	0.00
	NICOTERO & LOWDEN PC Acct:	0.00	0.00	0.00	0.00
	RACHAEL ANNE BAXTER Acct:	1,738.71	1,738.71	0.00	0.00
	INTERNAL REVENUE SERVICE* Acct: 8070	2,541.52	2,541.52	0.00	2,541.52
	PA DEPARTMENT OF REVENUE* Acct: 8070	3,731.39	3,731.39	0.00	3,731.39
	RICE AND ASSOCIATES Acct:	3,000.00	3,000.00	0.00	0.00
	RONDA J WINNECOUR PA ID #30399** Acct: \$/OE	104.62	104.62	0.00	104.62
					6,377.53

Unsecured					
	ALLY BANK** Acct: 4092	3,883.44	3,883.44	0.00	3,883.44
	BETH BAXTER	4,400.00	4,400.00	0.00	4,400.00

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Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Unsecured					
	Acct: 0001				
	PRA/PORTFOLIO RECOVERY ASSOC	574.64	574.64	0.00	574.64
	Acct: 7758				
	CAVALRY SPV I LLC - ASSIGNEE(*)	5,768.52	5,768.52	0.00	5,768.52
	Acct: 2922				
	CAVALRY PORTFOLIO SERVICES LLC(*)	0.00	0.00	0.00	0.00
	Acct: 7069				
	CHASE(*)	0.00	0.00	0.00	0.00
	Acct: 1775				
	CHASE(*)	0.00	0.00	0.00	0.00
	Acct: 0727				
	DISCOVER BANK(*)	13,875.59	13,875.59	0.00	13,875.59
	Acct: 3332				
	LOWES	0.00	0.00	0.00	0.00
	Acct:				
	MED EXPRESS	0.00	0.00	0.00	0.00
	Acct:				
	MONONGAHELA VALLEY HOSPITAL	0.00	0.00	0.00	0.00
	Acct:				
	PRA/PORTFOLIO RECOVERY ASSOC	1,280.05	1,280.05	0.00	1,280.05
	Acct: 1694				
	PRA/PORTFOLIO RECOVERY ASSOC	508.42	508.42	0.00	508.42
	Acct: 8284				
	PRAKORB MEDICAL ASSOC	0.00	0.00	0.00	0.00
	Acct:				
	SPARTAN HEALTH SURGICENTER	0.00	0.00	0.00	0.00
	Acct:				
	TD BANK USA NA**	3,444.70	3,444.70	0.00	3,444.70
	Acct: 9557				
	WEST PENN POWER*	2,951.53	2,951.53	0.00	2,951.53
	Acct: 3720				
	ZEBLEY MEHALOV & WHITE PC	750.00	750.00	0.00	750.00
	Acct:				
	SYNCHRONY BANK	0.00	0.00	0.00	0.00
	Acct: 5059				
	WELTMAN WEINBERG & REIS CO LPA	0.00	0.00	0.00	0.00
	Acct:				
	CREDITOR INFORMATION MISSING OR \	0.00	0.00	0.00	0.00
	Acct:				
	PA DEPARTMENT OF REVENUE*	539.79	539.79	0.00	539.79
	Acct: 8070				
	INTERNAL REVENUE SERVICE*	2,275.22	2,275.22	0.00	2,275.22
	Acct: 8070				
	SYNCHRONY BANK	3,968.11	3,968.11	0.00	3,968.11
	Acct: 7765				
	JAMES C WARMBRODT ESQ	0.00	0.00	0.00	0.00
	Acct:				
	PNC BANK NA	0.00	0.00	0.00	0.00
	Acct: 5435				
					44,220.01

TOTAL PAID TO CREDITORS

55,291.90

TOTAL	
CLAIMED	6,377.53
PRIORITY	4,553.22
SECURED	44,220.01

Date: 11/25/2019

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
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Imaged Certificate of Notice Page 5 of 7
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IN RE:

RACHAEL ANNE BAXTER

Debtor(s)

Ronda J. Winnecour

Movant

vs.

No Repondents.

Case No.:18-23183

Chapter 13

Document No.:

ORDER OF COURT

AND NOW, this _____ day of _____, 20____, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREED**, as follows:

- (1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.
- (2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.
- (3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).
- (4). Property of the estate hereby reverts in the debtor(s). This reversion of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.
- (5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.
- (6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

U.S. BANKRUPTCY JUDGE

In re:
Rachael Anne Baxter
DebtorCase No. 18-23183-CMB
Chapter 13**CERTIFICATE OF NOTICE**

District/off: 0315-2

User: dric
Form ID: pdf900Page 1 of 2
Total Noticed: 36

Date Rcvd: Nov 27, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 29, 2019.

db +Rachael Anne Baxter, P.O. Box 83, LaBelle, PA 15450-0083
 sp +Joseph F. Nicotero, 3948 Monroeville Blvd. Suite 2, Monroeville, PA 15146-2437
 cr +Mark McCune, 998 Pennsylvania Avenue, California, PA 15419-1452
 r Walter D. MacFann, Northwood Realty, 236b California Avenue, Brownsville, PA 15417
 14894921 +Beth Baxter, 418 5th Street, California, PA 15419-1149
 14894923 +Cavalry Portfolio Services/ Capital One, Attn: Bankruptcy Department,
 500 Summit Lake Ste 400, Valhalla, NY 10595-2321
 14894924 +Cavalry Portfolio Services/ Synchrony Ba, Attn: Bankruptcy Department,
 500 Summit Lake Ste 400, Valhalla, NY 10595-2321
 14894925 +Chase Card Services, Correspondence Dept, Po Box 15298, Wilmington, DE 19850-5298
 14894926 +Discover Bank, c/o Weltman Weinberg & Reis, 436 7th Ave., Suite 2500,
 Pittsburgh, PA 15219-1842
 14894928 +Fayette Co Tax Claim Bureau, 61 East Main Street, Uniontown, PA 15401-3514
 14894931 +Med Express, P.O. Box 636536, Cincinnati, OH 45263-6536
 14894932 +Monongahela Valley Hospital, 1163 Country Club Road, Monongahela, PA 15063-1095
 14894933 +PA Dept of Revenue, 11 Parkway Ctr, #175, Pittsburgh, PA 15220-3623
 15016438 +PNC Bank, N.A., PO Box 94982, Cleveland, OH 44101-4982
 14894934 +Pnc Mortgage, Attn: Bankruptcy, 3232 Newmark Drive, Miamisburg, OH 45342-5433
 14894937 +Prakorb Medical Associates, 129 Simpson Road, # 108, Brownsville, PA 15417-9689
 14894938 +Sparton Health, 100 Stoops Drive, Monongahela, PA 15063-3553
 14894939 +Target, Po Box 673, Minneapolis, MN 55440-0673
 14894941 +Zebly Mehlov & White, 18 Mill Street Square, Uniontown, PA 15401-3214

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

14900407 E-mail/Text: ally@ebn.phinsolutions.com Nov 28 2019 03:37:31 Ally Bank, PO Box 130424,
 Roseville MN 55113-0004
 14894920 +E-mail/Text: ally@ebn.phinsolutions.com Nov 28 2019 03:37:31 Ally Financial,
 Attn: Bankruptcy Dept, Po Box 380901, Bloomington, MN 55438-0901
 14894922 +E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Nov 28 2019 03:46:51 Capital One,
 Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
 14897137 +E-mail/Text: bankruptcy@cavps.com Nov 28 2019 03:40:34 Cavalry SPV I, LLC,
 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321
 14898671 E-mail/Text: mrdiscen@discover.com Nov 28 2019 03:38:27 Discover Bank,
 Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
 14894927 +E-mail/Text: mrdiscen@discover.com Nov 28 2019 03:38:27 Discover Financial, Po Box 3025,
 New Albany, OH 43054-3025
 14894929 E-mail/Text: cio.bncmail@irs.gov Nov 28 2019 03:38:47 Internal Revenue Service,
 1000 Liberty Avenue, Pittsburgh, PA 15222
 14894930 +E-mail/PDF: gecsedirecoverycorp.com Nov 28 2019 03:49:47 Lowes, P.O. Box 530914,
 Atlanta, GA 30353-0914
 14926210 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Nov 28 2019 04:02:21
 Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
 14896014 +E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Nov 28 2019 03:50:04
 PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
 14898774 E-mail/Text: RVSVCBICNOTICE1@state.pa.us Nov 28 2019 03:39:42
 Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946,
 Harrisburg, PA 17128-0946
 14894935 +E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Nov 28 2019 03:48:23
 Portfolio Recovery / CIT Online Bank, Po Box 41021, Norfolk, VA 23541-1021
 14894936 +E-mail/PDF: gecsedirecoverycorp.com Nov 28 2019 03:49:52
 Portfolio Recovery / Synchrony Bank, Po Box 41021, Norfolk, VA 23541-1021
 14933580 +E-mail/Text: bncmail@w-legal.com Nov 28 2019 03:40:18 SYNCHRONY BANK,
 c/o Weinstein & Riley, PS, 2001 Western Ave., Ste 400, Seattle, WA 98121-3132
 14933582 +E-mail/Text: bncmail@w-legal.com Nov 28 2019 03:40:18 TD Bank USA, N.A.,
 C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
 14894940 +E-mail/Text: bankruptcy@firstenergycorp.com Nov 28 2019 03:40:10 West Penn Power,
 P.O. Box 3687, Akron, OH 44309-3687
 14921250 +E-mail/Text: bankruptcy@firstenergycorp.com Nov 28 2019 03:40:10 West Penn Power,
 5001 NASA Blvd, Fairmont, WV 26554-8248

TOTAL: 17

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr PNC BANK NATIONAL ASSOCIATION PNC BANK NATIONAL A
 cr* +PNC Bank, N.A., PO Box 94982, Cleveland, OH 44101-4982
 cr* +PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

TOTALS: 1, * 2, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

District/off: 0315-2

User: dric
Form ID: pdf900

Page 2 of 2
Total Noticed: 36

Date Rcvd: Nov 27, 2019

***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 29, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 25, 2019 at the address(es) listed below:

David A. Rice on behalf of Debtor Rachael Anne Baxter ricelaw1@verizon.net,
lowdenscott@gmail.com
James Warmbrodt on behalf of Creditor PNC BANK NATIONAL ASSOCIATIONPNC BANK NATIONAL
ASSOCIATION bkgroup@kmlawgroup.com
Joseph F. Nicotero on behalf of Defendant Rachael Anne Baxter niclowlgl@comcast.net
Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov
Ronda J. Winnecour cmecf@chapter13trusteedpa.com
Scott R. Lowden on behalf of Debtor Rachael Anne Baxter niclowlgl@comcast.net
Thomas E. Reilly on behalf of Plaintiff Mark McCune ecf@tomreillylaw.com
Thomas E. Reilly on behalf of Counter-Defendant Mark McCune ecf@tomreillylaw.com
Thomas E. Reilly on behalf of Creditor Mark McCune ecf@tomreillylaw.com

TOTAL: 9